

In re:  
James Harold Cooper  
Debtor

Case No. 24-11994-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jul 11, 2024

User: admin  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 13, 2024:

Recip ID	Recipient Name and Address
db	James Harold Cooper, 24 Beech St, Pottstown, PA 19464-5402
cr	+ Citadel Credit Union, 520 Eagleview Blvd, Exton, PA 19341-1119
14896514	+ Apex Community Fcu, 540 Old Reading, Stowe, PA 19464-3732
14896515	Borough of Pottstown, 100 E High St, Pottstown, PA 19464-5438
14898213	+ Citadel Credit Union, c/o M. Jacqueline Larkin, Esq., Vaughan McLean, Two Logan Square, 100 N. 18th Street, Suite 700 Philadelphia, PA 19103-2765
14898245	+ Citadel Credit Union, Attn: Collections, 520 Eagleview Blvd, Exton, PA 19341-1119
14896519	Citizens Bank, Attn: Bankruptcy One Citizens Dr, Providence, RI 02903
14896528	Montgomery County Tax Claim Bureau, 1 Montgomery Plz Ste 600, Norristown, PA 19401-4851
14896536	+ Pottstown School District, 230 Beech St, Pottstown, PA 19464-5591
14896538	Santander Consumer USA, Inc, Attn: Bankruptcy, 95 Amaral St, Riverside, RI 02915-2204
14896543	+ Tomocredit, ATTN Bankruptcy 535 Mission Street Floor, San Francisco, CA 94105-2997
14896544	+ Tri County Area Fcu, 1550 Medical Dr, Pottstown, PA 19464-3225

TOTAL: 12

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jul 12 2024 00:01:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 12 2024 00:01:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14896513	+ Email/Text: jvalencia@amhfcu.org	Jul 12 2024 00:01:00	American Heritage Federal Credit Union, Attn: Bankruptcy, 2060 Red Lion Rd, Philadelphia, PA 19115-1699
14896516	+ Email/Text: bankruptcycollections@citadelbanking.com	Jul 12 2024 00:02:00	Citadel FCU, Attn: Bankruptcy 520 Eagleview Blvd, Exton, PA 19341-1119
14896517	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 12 2024 00:15:44	Citibank/Best Buy, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14896518	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 12 2024 00:14:46	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14896520	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 12 2024 00:01:00	ComenityCapital/Bosco, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
14896521	^ MEBN	Jul 11 2024 23:52:33	First Digital Card, Attn: Bankruptcy, PO Box 85650, Sioux Falls, SD 57118-5650
14900609	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Jul 12 2024 00:01:00	First National Bank of Pennsylvania, 4140 E. State Street, Hermitage, PA 16148-3401
14896522	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com		

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		Jul 12 2024 00:01:00	First National Bank of Pennsylvania, Attn: Legal Dept 3015 Glimcher Blvd, Hermitage, PA 16148-3343
14896523	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Jul 12 2024 00:32:17	Fst Premier, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
14896524	Email/Text: behappy@growcredit.com	Jul 12 2024 00:01:00	Grow Credit Inc., Attn: Bankruptcy 1447 2nd Street, Santa Monica, CA 90401
14896525	Email/Text: sbse.cio.bnc.mail@irs.gov	Jul 12 2024 00:01:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14896526	Email/Text: PBNCNotifications@peritussservices.com	Jul 12 2024 00:01:00	Kohl's, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043
14900837	Email/PDF: resurgentbknotifications@resurgent.com	Jul 12 2024 00:16:59	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14896527	+ Email/Text: Unger@Members1st.org	Jul 12 2024 00:01:00	Members 1st FCU, Attn: Bankruptcy 5000 Marketplace Way, Enola, PA 17025-2431
14896529	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 12 2024 00:01:00	Mrc/united Wholesale M, Attn: Bankruptcy P. O. Box 619098, Dallas, TX 75261-9098
14896530	+ Email/PDF: cbp@omf.com	Jul 12 2024 00:32:18	One Main Financial, Attn: Bankruptcy, PO Box 3251, Evansville, IN 47731-3251
14896531	+ Email/Text: bankruptcygroup@peco-energy.com	Jul 12 2024 00:01:00	PECO Energy Company, 2301 Market St, Philadelphia, PA 19103-1380
14896532	Email/Text: fesbank@attorneygeneral.gov	Jul 12 2024 00:01:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14896535	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 12 2024 00:32:04	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 150 Corporate Blvd, Norfolk, VA 23502-4952
14896533	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 12 2024 00:01:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14896534	^ MEBN	Jul 11 2024 23:53:18	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14896537	^ MEBN	Jul 11 2024 23:53:05	Raymour & Flanigan, Attn: Bankruptcy, PO Box 220, Liverpool, NY 13088-0220
14896539	Email/PDF: cbp@omf.com	Jul 12 2024 00:16:21	Springleaf Financial S, Po Box 969, Evansville, IN 47706
14896540	Email/PDF: ais.sync.ebn@aisinfo.com	Jul 12 2024 00:32:15	Synchrony Bank/HHGregg, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14896541	Email/PDF: ais.sync.ebn@aisinfo.com	Jul 12 2024 00:14:46	Synchrony Bank/JCPenney, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14896542	+ Email/Text: bncmail@w-legal.com	Jul 12 2024 00:01:00	Target NB, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
14896545	+ Email/Text: bankruptcy@bbandt.com	Jul 12 2024 00:01:00	Truist Financial, Attn: Bankruptcy 214 N Tryon St, Charlotte, VA 28202-0129
14896546	Email/Text: usapae.bankruptcynotices@usdoj.gov	Jul 12 2024 00:01:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14896547	^ MEBN	Jul 11 2024 23:52:51	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
14896548	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 12 2024 00:16:06	Walmart Credit Services/Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14896549	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com		

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Jul 12 2024 00:15:26

Wells Fargo Bank NA, Attn: Bankruptcy 1 Home  
Campus MAC X2303, Des Moines, IA  
50328-0001

TOTAL: 33

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 13, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 11, 2024 at the address(es) listed below:

Name	Email Address
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MARY JACQUELINE LARKIN	on behalf of Creditor Citadel Credit Union mjlarkin@vaughanmclean.com cgarrett@vaughanmclean.com
MICHAEL A. CIBIK	on behalf of Debtor James Harold Cooper help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.co m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

**UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

In re: James Harold Cooper, : Chapter 13  
:   
: Case No. 24-11994 (PMM)  
:   
Debtor. :

**ORDER DENYING MOTION**

AND NOW, upon consideration of the Debtor's Motion to Impose Automatic Stay (doc.  
#6, the "Motion");

AND a hearing on the Motion having been held and concluded on July 11, 2024;

AND for the reasons stated on the record in open court at the hearing, it is hereby  
**ordered** that:

- 1) The Motion is **denied**; and
- 2) The automatic stay, 11 U.S.C. §362, is not in effect with respect to any creditor.



Date: 7/11/24

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Hon. Patricia M. Mayer  
U.S. Bankruptcy Judge